

**UNITED STATES BANKRUPTCY COURT  
Northern District of California (Santa Rosa)**

<b>In re:</b> Zeeshan Ahmed  23 Sonoma St. #C San Rafael, CA 94901   Debtor(s)  <b>Debtor/Joint Debtor Social Security Number(s):</b> xxx-xx-6633	<b>Case Number: 04-10008 AJ 7</b> <b>Chapter: 7</b>
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**DISCHARGE OF DEBTOR AND FINAL DECREE**

It appearing that the debtor(s) is/are entitled to a discharge, **IT IS ORDERED** :  
The debtor(s) is/are granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

It further appears that the trustee, Jeffry Locke in the above-entitled case has filed a report of no distribution and said Trustee has performed all other and further duties required in the administration of said estate; accordingly, it is hereby

ORDERED that the chapter 7 case of the above-named debtor is closed; that the Trustee is discharged and relieved of said trust.

Dated: 3/30/04

By the Court:

Alan Jaroslovsky  
United States Bankruptcy Judge

**SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.**

Doc # 9

## **EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE**

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

### **Collection of Discharged Debts Prohibited**

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a discharged debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:]* A creditor who violates this order can be required to pay damages and attorney's fees to the debtor. [There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the discharged debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

### **Debts That are Discharged**

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

### **Debts that are Not Discharged.**

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts that are in the nature of alimony, maintenance, or support;
- c. Debts for most student loans;
- d. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- e. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle while intoxicated;
- f. Some debts which were not properly listed by the debtor;
- g. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- h. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts.

**This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.**

## CERTIFICATE OF SERVICE

District/off: 0971-1  
Case: 04-10008User: klau  
Form ID: ODSC7fiPage 1 of 2  
Total Served: 77

Date Rcvd: Mar 30, 2004

The following entities were served by first class mail on Apr 01, 2004.

db Zeeshan Ahmed, 23 Sonoma St. #C, San Rafael, CA 94901

aty John A. Vos, Law Offices of John A. Vos, 1430B Lincoln Ave., San Rafael, CA 94901

tr Jeffery Locke, 4460-16 Redwood Hwy, Suite K, San Rafael, CA 94903

smg CA Employment Development Dept., Bankruptcy Group MIC 92E, P.O. Box 826880, Sacramento, CA 94280-0001

smg Franchise Tax Board, Bankruptcy Group, P.O. Box 2952, Sacramento, CA 95812-2952

ust Office of the U.S. Trustee / SR, 250 Montgomery St. #1000, San Francisco, CA 94104

cr Arrow Financial Services, c/o Becket & Lee, P.O. Box 3001, Malvern, PA 19355-0701

7112966 AT&T, Acct: \*\*\*\* 9050, 2333 Nissen Drive, Livermore, CA 94550

7112964 AT&T Telephone, Box 8212, Aurora IL 60572-8212

7112965 AT&T-CCS, P.O. Box 57907, Murray, UT 84157

7112957 AmEx, Post Box 7871, Fort Lauderdale, FL 33329

7112956 American Express, P.O. Box 7871, Ft. Lauderdale, FL 33329

7112953 American Express Bank, Acct: \*\*\*\* 1005, The Optima Card, Ste 0002, Los Angeles, CA 90096-0002

7112954 American Express Centurion Bk, Acct: \*\*\*\* 1004, c/o The Optima Card, Ste 0002, Los Angeles, CA 90096-0002

7112958 Arrow Financial, 21031 Network Place, Chicago, IL 60678-1031

7112959 Aspire Visa, P.O. Box 105555, Atlanta, GA 30348-5555

7112960 Aspire Visa, Acct: \*\*\*\* 5109, P.O. Box 23013, Columbus, GA 31902-3013

7112962 Associates Bank, Acct: 46212011 XXXX, Processing Center, Des Moines, IA 50363-2200

7112961 Associates Bank, Acct: \*\*\*\*, Processing Center, Des Moines, IA 50363-2200

7112963 Associates Dept 5-MGBI, P.O. Box 15687, Wilmington, DE 19850-5687

7112967 Attorney General - US DOJ, Tax Division, Box 36055, 450 Golden Gate Ave, 16th Flr., San Francisco, CA 94102

7112968 Banco Popular, Acct: \*\*\*\* 3646, Box 60142, City of Industry, CA 91716

7112971 Bay Area Credit Service, 50 Airport Parkway, Suite 100, San Jose, CA 95110-3722

7112973 CB&T, Acct: 4791 \*\*\*\*, Box 723896, Atlanta, GA 31139-0896

7112972 Card Service Center, P.O. Box 6077, Sioux Falls, SD 57117-6077

7112975 Chase, 150 West University Dr #G2, Tempe, AZ 85281-3640

7112976 Chase, Acct: \*\*\*\* 3699, P.O. Box 15700, Wilmington, DE 19886

7112974 Chase Cardmember Service, 4915 Independence Pkwy, Tampa, FL 33634-7540

7112978 Citibank, 8725 West Sahara Avenue, The Lakes, NV 89117

7112977 Citibank Citicards, Acct: \*\*\*\* 1293, P.O. Box 6000, The Lakes, NV 88901-6000

7112979 Citicorp Credit Services, 7920 N.W. 110th Street, Kansas City, MO 64153-0000

7112980 Collections 2747 BofAmerica, 1825 E. Buckeye Road #2723, Phoenix, AZ 85034

7112981 Conesco, Acct: 7074 5001 0088 6162, 900 Concourse Drive, Rapid City, SD 5703

7112982 Credit Bureau of America, 25954 Eden Landing Road 1st fl, Hayward, CA 94545-3836

7112983 Direct Merchants Bank, 17600 Perimeter Dr, Scottsdale, AZ 85255-5440

7112986 Direct Merchants, c/o Harold E. Scherr, Esq., 4237 Salisbury Rd Ste 101, Jacksonville, FL 32216

7112985 Direct Merchants Bank, P.O. Box 21550, Tulsa, OK 74121-1530

7112984 Direct Merchants Bank, Acct: 5458 \*\*\*\*, P.O. Box 17036, Baltimore, MD 21297-0448

7112991 Exxon Mobil, P.O.Box 103031, Roswell, GA 30076

7112990 Exxon Mobil, P.O. Box 4557, Carol Stream, IL 60197-4557

7112992 Exxon/Mobil, Acct: \*\*\*\* 0164, P.O. Box 105980, Atlanta, GA 30348-5980

7112993 FoMoCo, P.O. Box 7289, Pasadena, CA 91109-7389

7112995 Ford Motor Credit, P.O. Box 543099, Omaha, NE 68154

7112994 Ford Motor Credit, National Bankruptcy ServiceCtr, P.O. Box 537901, Livonia, MI 48153-7901

7112998 Franchise Tax Board, Special Procedures, P.O. Box 2952, Sacramento, CA 95812-2952

7112996 Franchise Tax Board, P.O. Box 942857, Sacramento, CA 95857

7112997 Franchise Tax Board, P.O. Box 942867, Sacramento, CA 94267-2021

7112999 HB Comp Usa, Box 15524, Wilmington, DE 19850

7113000 Household Bank, Northland Group, Inc., 992 S. Robert Street, West St. Paul, MN 55118

7113001 Household Bank, Acct: \*\*\*\* 5369, P.O. Box 60102, City of Industry, CA 91716

7113006 Pinnacle Financial (Aspire), 7825 Washington Ave S Ste 410, Minneapolis, MN 55439-2409

7113011 Providian, P.O. Box 9553, Manchester, NH

7113010 Providian, Acct: \*\*\*\* 9456, 295 Main Street, Tilton, NH 03276

7113012 Providian, c/o First PerformanceRecovery, 600 Pilot Road Ste B, Las Vegas, NV 89119

7113009 Providian, 245 Perimeter Center Pkwy, Atlanta, GA 30346-2306

7113007 Providian Bank, Acct: \*\*\*\* 1371, 295 Main Street, Tilton, NH 03276

7113008 Providian National Bank, Box 9007, Pleasanton, CA 94566

7113013 RMS, Box 105153, Atlanta, GA 30348

7113014 SBC/Cingular, Acct: \*\*\*\* 3922, Payment Center, Sacramento, CA 95887-0001

7113017 Sears, Acct: \*\*\*\* 7108, P.O. Box 5, Boise, ID 83707

7113016 Sears Mastercard, P.O. Box 5000, Rancho Cucamongo, CA 91729

7113015 Sears Mastercard, 13200 Smith Road, Cleveland, OH 44130

7113018 Sherman Acquisition, c/o Eskanos and Adler, 2325 Clayton Road, Concord, CA 94520

7113019 U.S. Attorney - Tax Division, Civil Trial - Western Region, P.O. Box 683, Ben Franklin Sta, Washington DC 20044

7113020 Universal Card Service Corptn., P.O. Box 6906, The Lakes, NV 88901-6906

7113021 Universal Card/CBSDNA, 8787 Baypine Road, Jacksonville, FL 32256-8528

The following entities were served by electronic transmission on Mar 31, 2004 and receipt of the transmission was confirmed on:

aty EDI: ECAST.COM Mar 31 2004 08:58:00 Barbara K. Hamilton, Becket and Lee, P.O. Box 3001, Malvern, PA 19355

smg EDI: CALTAX.COM Mar 31 2004 08:52:00 Franchise Tax Board, Bankruptcy Group, P.O. Box 2952, Sacramento, CA 95812-2952

7112955 EDI: AMEREXPR.COM Mar 31 2004 08:53:00 American Express Centurion, Customer Service mail addresss, P.O. Box 297804, Ft. Lauderdale, FL 33329-7804

7112958 EDI: ARROW.COM Mar 31 2004 08:52:00 Arrow Financial, 21031 Network Place, Chicago, IL 60678-1031

District/off: 0971-1  
Case: 04-10008

User: klau  
Form ID: ODSC7fi

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Total Served: 77

Date Rcvd: Mar 30, 2004

The following entities were served by electronic transmission (continued)

7112962	EDI: CITICORP.COM Mar 31 2004 08:52:00	Associates Bank,	Acct: 46212011 XXXX,
	Processing Center, Des Moines, IA 50363-2200		
7112961	EDI: CITICORP.COM Mar 31 2004 08:52:00	Associates Bank,	Acct: ****, Processing Center,
	Des Moines, IA 50363-2200		
7112969	EDI: BANKAMER.COM Mar 31 2004 08:53:00	Bank of America,	P.O. Box 2493, Norfolk, VA 23510
7112970	EDI: BANKAMER.COM Mar 31 2004 08:53:00	Bank of America,	Acct: **** 4899, P.O. Box 53148,
	Phoenix, AZ 85072-3148		
7112989	E-mail: mrdiscen@discoverfinancial.com Mar 31 2004 09:55:55	Discover,	P.O. Box 29028,
	Phoenix, AZ 85038-9028		
7112987	E-mail: mrdiscen@discoverfinancial.com Mar 31 2004 09:55:54	Discover Card Green Trust Co.,	
	Acct: **** 9759, P.O. Box 30395, Salt Lake City, UT 84130-0395		
7112988	E-mail: mrdiscen@discoverfinancial.com Mar 31 2004 09:55:55	Discover Card Services,	
	Discover Platinum, P.O. Box 15192, Wilmington, DE 19850-5192		
7112998	EDI: CALTAX.COM Mar 31 2004 08:52:00	Franchise Tax Board,	Special Procedures, P.O. Box 2952,
	Sacramento, CA 95812-2952		
7112996	EDI: CALTAX.COM Mar 31 2004 08:52:00	Franchise Tax Board,	P.O. Box 942857,
	Sacramento, CA 95857		
7112997	EDI: CALTAX.COM Mar 31 2004 08:52:00	Franchise Tax Board,	P.O. Box 942867,
	Sacramento, CA 94267-2021		
7113002	EDI: IRS.COM Mar 31 2004 08:53:00	Internal Revenue Service,	Special Procedures/Insolvency3,
	1301 Clay Street - 14005, Oakland, CA 94612		
7113005	EDI: TSYS2.COM Mar 31 2004 08:52:00	Macy's,	P.O. Box 4567, Carol Stream, IL 60197-4567
7113004	EDI: TSYS2.COM Mar 31 2004 08:52:00	Macy's,	J. Hennings, Collections Dept,
	1345 South 52nd Street, Tempe, AZ 95281		
7113003	EDI: TSYS2.COM Mar 31 2004 08:52:00	Macy's West,	Acct: 4901 ****, P.O. Box 8122,
	Mason, OH 45040		
7113011	EDI: PROVID.COM Mar 31 2004 08:53:00	Providian,	P.O. Box 9553, Manchester, NH
7113010	EDI: PROVID.COM Mar 31 2004 08:53:00	Providian,	Acct: **** 9456, 295 Main Street,
	Tilton, NH 03276		
7113007	EDI: PROVID.COM Mar 31 2004 08:53:00	Providian Bank,	Acct: **** 1371, 295 Main Street,
	Tilton, NH 03276		
7113008	EDI: PROVID.COM Mar 31 2004 08:53:00	Providian National Bank,	Box 9007,
	Pleasanton, CA 94566		
7113017	EDI: SEARS.COM Mar 31 2004 08:52:00	Sears,	Acct: **** 7108, P.O. Box 5, Boise, ID 83707
7113016	EDI: SEARS.COM Mar 31 2004 08:52:00	Sears Mastercard,	P.O. Box 5000,
	Rancho Cucamongo, CA 91729		
7113015	EDI: SEARS.COM Mar 31 2004 08:52:00	Sears Mastercard,	13200 Smith Road, Cleveland, OH 44130
			TOTAL: 25

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE.

TOTAL: 0

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

First Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 01, 2004

Signature:

